



General Assembly

January Session, 2009

Amendment

LCO No. 5551

HB0652705551HDO

Offered by:

REP. FONTANA, 87th Dist.

SEN. CRISCO, 17th Dist.

REP. D'AMELIO, 71st Dist.

REP. CONWAY, 61st Dist.

To: Subst. House Bill No. 6527

File No. 312

Cal. No. 250

**"AN ACT CONCERNING MINOR CHANGES TO THE INSURANCE
AND RELATED STATUTES."**

1 After the last section, add the following and renumber sections and
2 internal references accordingly:

3 "Sec. 501. Subsection (c) of section 38a-501 of the general statutes is
4 repealed and the following is substituted in lieu thereof (*Effective*
5 *October 1, 2009*):

6 (c) (1) No such company, society, corporation or center [may] shall
7 deliver or issue for delivery any long-term care policy without
8 providing, at the time of solicitation or application for purchase or sale
9 of such coverage, (A) full and fair disclosure of the benefits and
10 limitations of the policy, and (B) a notice informing the insured that (i)
11 such disclosure shall also be provided upon request by the insured,
12 and (ii) the insured may request to receive such disclosure annually.

13 Each such company, society, corporation or center shall implement
14 procedures to ensure such annual disclosures requested pursuant to
15 this subparagraph are provided to the insured in a timely fashion.

16 (2) If the offering for any long-term care policy includes an option
17 for the elimination period specified in subdivision (2) of subsection (a)
18 of this section, the application form for such policy and the face page
19 of such policy shall contain a clear and conspicuous disclosure that the
20 irrevocable trust may not be sufficient to cover all costs during the
21 elimination period."